

## CLAIMS

1. A method of providing secure interactive communication of textual  
5 information and image data between a central server computer and one or more  
client computer terminals, located at remote sites, for the purpose of storing and  
retrieving files describing and identifying unique products, services or individuals,  
the steps of the method comprising:

separately storing textual information and image data from one or more of  
10 the remote terminals at the location of the central server computer with the  
image data being in compressed form and the textual information being included  
in a relational database with identifiers associated with any related image data,  
associating for independent retrieval at the central computer the image  
data and the textual information,

15 receiving and processing at the central computer single, multiple and  
simultaneous requests for identification confirmation received from at least one  
of the remote terminals,

recalling and downloading textual information and/or image data  
requested from the at least one of the remote terminals to the requesting  
20 terminal for review, and

comparing the textual information and image data downloaded at the  
requesting terminal with a product, service or individual to be identified.

2. The method as claimed in Claim 1, wherein the step of associating includes assigning at least one unique identification number to the image data of first and second items to be identified, and storing the identification number in the central server computer.

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3. The method as claimed in Claim 2, wherein the identification number is the personal identification number ("PIN") found on a card, such as a phone card, credit card or like card used in financial transactions.

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4. The method as claimed in Claim 2, wherein the step of associating includes assigning multiple identification numbers to the image data of at least one item to be identified and at least one of the identification numbers so assigned to the image data of a second item to be identified, and storing the multiple identification numbers in the central server computer.

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5. The method as claimed in Claim 2, wherein the first item represents an individual to be identified, the individual being physically present at and presenting a request for identification at said one of the remote terminals, and the image data of the individual being downloaded to said remote terminal  
20 for physical comparison with the individual.

6. The method as claimed in Claim 5, wherein the second item represents a second individual to be identified, the second individual being physically present at and substantially simultaneously presenting a request for

identification at the same or different remote terminal as that of the first individual, and the image data of the second individual being downloaded to the terminal from which the image data was requested for physical comparison with the second individual.

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7. The method as claimed in Claim 4, wherein the multiple identification numbers comprise the personal identification numbers ("PIN") found on the respective of different credit cards used in financial transactions.

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8. The method as claimed in Claim 1, wherein the step of separately storing textual information and image data comprises capturing as the image to be stored the graphical representation of a unique object, the object being pre-selected by an individual and serving as an identifier in lieu of the individual being physically present at any of said remote terminals.

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9. The method as claimed in Claim 8, wherein the step of recalling includes the individual to be identified not being physically present at the remote terminal and using a telephone to call the remote terminal for identification confirmation,

20 the step of downloading includes downloading the graphical image of the unique object, and  
the step of comparing includes the individual satisfactorily describing the unique object.

10. The method as claimed in Claim 9, wherein  
the step of separately storing textual information and image data includes  
assigning the individual a unique alphanumeric password, and  
the step of comparing includes the individual satisfactorily providing the  
5 alphanumeric password.

11. The method a claimed in Claim 1, wherein the step of separately  
storing includes formatting the textual information and the image data.

10 12. The method as claimed in Claim 11, wherein the step of formatting  
comprises encrypting of the textual information and image data.

13. The method as claimed in Claim 12, wherein the central server  
computer is interfaced with at least one other server computer.

15 14. The method as claimed in Claim 2, including the step of encrypting  
the unique identification number of a user, the encrypted number serving as a  
decryption key that would enable only authorized users to complete a  
transaction.

20 15. The method as claimed in Claim 14, wherein the steps of  
associating and storing include storing the encrypted image at the remote  
terminal and the decryption key at the central server.

16. The method as claimed in Claim 1, wherein the steps of storing and associating include storing an identification image in encrypted form within an identification card and a decryption key in the central computer.

5 17. The method as claimed in Claim 1, wherein the steps of storing and associating include storing an identification image in encrypted form on the central computer and a decryption key on an identification card presented by a user at the remote terminal.

10 18. The method as claimed in Claim 2, further including providing means for encrypting and decrypting said textual and image data, the decrypting means being provided on at least one said remote terminal and said central computer server, and encrypting said personal identification number.

15 19. The method as claimed in Claim 13, further including the step of uploading the images of the files describing the products, services or individuals into the central server computer to create temporary or permanent records.

20 20. The method as claimed in Claim 1, wherein an image of the individual is taken, the image being uploaded to the central server computer and stored in a separate transaction database.

21. The method as claimed in Claim 1, wherein an image of the signature of an individual is taken, the image being uploaded to the central server computer and stored in a separate transaction database.

5           22. The method as claimed in Claim 1, wherein the step of associating includes associating an identification image of a single account, transaction or record with a plurality of accounts, transactions, or records.

10          23. A method of providing secure interactive communication of text information between a central server computer and one or more client computer terminals, located at remote sites, for the purpose of storing and retrieving files describing and identifying an individual, the steps of the method comprising:

separately storing into the central server computer textual data received from a data input terminal into the central server computer,

15          receiving and processing at the central server computer single, multiple and simultaneous requests for identification received from the remote computer terminals, at least one request for identification being received from a user physically present at a remote terminal,

20          recalling and downloading the textual data to the remote computer terminal that requested the textual data, and

              comparing at the remote requesting computer terminal the textual data downloaded thereto from the central server computer with the individual to be identified.

24. The method as claimed in Claim 23, further comprising  
associating the textual data with at least one computer activation datum,  
which when activated allows access to the database of the central server  
computer, and

5           the step of receiving and processing comprises  
activating the requesting computer terminal with an activation card, the  
activation card possessing activation means to activate the computer terminal to  
recall from and download information stored in the central server computer.

10          25. A method of identifying a user not physically present at a  
transaction terminal, comprising the steps of:

             providing at least one centralized computer in operative communication  
with and remote to the transaction terminal, the centralized computer and  
transaction terminal each having a memory for storing graphical image files,

15          capturing at the transaction terminal user identifying graphical images  
from many different approved users, each of the graphical images being  
selected by and personal to a respective approved user and having at least one  
distinctive feature that the approved user would be required to describe as a  
means of authenticating user identity and verifying that the user is authorized to  
20         complete a transaction,

             inputting the user identifying graphical images into the memory of the  
transaction terminal and of the centralized computer from said transaction  
terminal,

receiving at said transaction terminal a telecommunication request from a requestor not physically present at the transaction terminal and requesting identification verification and approval to complete a transaction,

displaying from the memory of one said remote terminal and centralized  
5 computer the user identifying graphical image corresponding to the requestor,  
and

receiving from the requestor a description of the distinctive feature  
associated with the graphical image downloaded and approving or rejecting the  
requestor as an authorized user depending on the description given.

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26. The method as claimed in Claim 25, wherein the user identifying  
graphical images are downloaded from the transaction terminal.

27. The method as claimed in Claim 25, wherein the user identifying  
15 graphical images are downloaded from the centralized computer.

28. The method as claimed in Claim 25, further comprising the steps of  
providing a plurality of transaction terminals in operative communication  
with and remote to the centralized computer, and further wherein  
20 the inputting of graphical images is at a first transaction terminal,  
the receiving of a request for identification is at a second transaction  
terminal, and  
the downloading of graphical images in response to the request is from  
the central computer.

29. The method as claimed in Claim 25, wherein the step of capturing includes the user providing a unique user identification image, the identification image comprising a geometric object, an article, an alphanumeric symbol, a password or a picture having special significance known only to the user and which must be described by the user to gain approval.

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30. An apparatus for authenticating authorized users and approving transactions requested by requestors not physically present for visual identification, the apparatus comprising:

10 a data terminal for capturing a graphical image of a confirmation symbol selected by a user, the confirmation symbol having at least one unique and describable feature,

a centralized computer for storing the graphical image of the confirmation symbol, the computer being at a location remote to the data terminal,

15 means for receiving an approval request at the data terminal from a requestor using a telephone at a location remote to the data terminal,

means for transferring the graphical image stored in the centralized computer to the data terminal, the means for transferring being activated in response to the request for approval, and

20 means for displaying at the data terminal the graphical image downloaded from storage in the central computer and corresponding to the requestor, whereupon the requestor describes the confirmation symbol to obtain approval of the transaction.

31. A secure identification system, comprising  
at least one centralized computer storing a database of compressed  
image files, each image file representing the image of an individual,  
a plurality of remote terminals in operative relation with the centralized  
5 computer,

means located at the centralized computer for associating an image  
identifying number with the image file of a first individual and a second individual,  
and

10 means located at the site of each remote terminal for downloading and  
displaying at least one of said image files stored in the database in response to  
one of said remote terminals communicating said image identifying number to  
said centralized computer.

32. The apparatus as claimed in Claim 31, further wherein the  
15 database includes textual information associated with each image file, the textual  
information comprising a copy of an authorized signature.

33. The apparatus as claimed in Claim 31, further comprising  
means located at a remote data terminal for gathering image related  
20 information for comparison with an image file stored at a centralized computer.

Claim 34            The method as claimed in Claim 1, further including the step of printing a hard copy of either of the textual and image information recalled and downloaded at the requesting terminal.

Claim 35            The method as claimed in Claim 20, wherein the step of recalling includes downloading at the requesting terminal an image of the individual requesting a product or service, and further including the step of printing on a single sheet the image of the individual and the textual and image information recalled, downloaded, and compared at the requesting terminal.

Claim 36            The method as claimed in Claim 21, further including the step of printing the signature of the individual, with or without the additional textual and image information.

Claim 37            The method as claimed in Claim 23, further including the steps of capturing an image of the user or the signature of the user, physically present at the remote terminal, and uploading the captured image to the central server computer and storing same in a separate transaction database.

Claim 38            The method as claimed in Claim 37, including the step of printing the image captured at the remote terminal.

Claim 39            The apparatus as claimed in Claim 31, further comprising:  
means for printing said at least one of said downloaded and displayed image files.

Claim 40        The apparatus as claimed in Claim 39, further comprising:

means for capturing an image of the subject, the means for capturing being located at the remote terminal and capturing an image of the individual completing the transaction.

Claim 41        The apparatus as claimed in Claim 40, wherein the means for capturing includes a still-video camera.